

EXHIBIT 4

To

EXHIBIT D

TRUST 3000 SYSTEM

ESBB - SINGLE BOND BUY

Attention to detail

12/02/02 16:45:58

SCREEN 1 OF 3

ORIGINATOR: 200 ORIG TYPE: AD AUTH INITIALS: MEMO: N
: GREGG L LANDIS FUNDS AVAIL: 12/2/02
GOOD THRU: OPEN
ASSET ID: NON-SPECIFIC : NON-SPECIFIC BOND
ASSET CLASS: 16 : U.S. TREASURY BILLS

PAY VALUE: 800,000.

ORIG FACE:

ESTIMATED VALUE: 800,000.00

DENOMINATIONS:

P#: 1

LOCATION:

REGISTRATION:

DIRECTED: N

BROKER:

DISCRETION: M

(M) MUST USE (U) USE IF THINGS EQUAL

REQUESTOR:

REQUEST DATE: 12/2/02

REQUEST FORM: 0

(L) LETTER (T) TELEPHONE (O) OTHER

ORDER NUMBER 303201 ADDED AT 16:45:58 ON 12/2/02 - WAUT

F1-HELP F2-HINT F3-CANCEL F5-TOP F6-BOT F7-BACK F8-FWD F10-BACKHALF

Should be \$400,000, per attached
BB

Becker William S

From: Blozis Linda J
 Sent: Monday, December 09, 2002 9:49 AM
 To: Becker William S
 Subject: FW: NOTIFICATION OF ACCOUNT OVERDRAFT FOR 108407MY134

FYI. This is the first I've seen the notification, or I would have addressed it on the 5th.

Re-checking the investment directions:

1. Sweep was changed to MMDANR
2. all Lg Cap sold +\$345,684
3. \$55K sold of Mid cap
4. \$65K Sm cap bought
5. \$75K Int'l bought
6. \$50K Emerging Mkts bought
7. \$650K of Model bought *

There was only \$67K in cash, hence an over-buy of the model. I'll need to report as over investment by manager. Fredric says this notice will be sent again today since it wasn't answered last week. Pls confirm if you want to sell out of model to cover.

—Original Message—

From: Levine Fredric I
 Sent: Monday, December 09, 2002 8:51 AM
 To: Blozis Linda J
 Subject: FW: NOTIFICATION OF ACCOUNT OVERDRAFT FOR 108407MY134

Sorry I didn't see the out of office message until this morning.

—Original Message—

From: Overdraft
 Sent: Friday, December 06, 2002 8:48 AM
 To: Becker William S
 Subject: NOTIFICATION OF ACCOUNT OVERDRAFT FOR 108407MY134

You are receiving this notification because one of your accounts had an overdraft greater than \$250,000 at the end of the previous business day. You have been asked to address this overdraft on the attached memo.

Instructions:

1. Open the attached MS Word Document.
2. Select one (1) box in Section 1.

Note: If you selected the second box, you must move to Section 2 & select an appropriate response.

4. Please add appropriate information if you select an option that prompts you (i.e. Account #).
5. Save the MS Word Document you are working in.
6. Click back to the original email you received, Go File => Save (this saves your changes).
7. Forward the original email with your changes back to 'OVERDRAFT'.

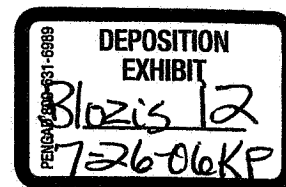
Note: Please make sure your changes have been included BEFORE you hit send.



Account Overdraft ver 070302.d...

Attention to detail!
 written instructions
 were not followed.
 Linda added 650K to
 a model; the A/c
 wasn't in a model.
 Order was to have 650K
 in model; 300K from
 existing stock reallocation
 O/D \$300K

No double-checking;
 pending would have
 picked this up. DB



Becker William S

From: Becker William S
Sent: Monday, December 09, 2002 8:48 AM
To: Blozis Linda J
Subject: FW: NOTIFICATION OF ACCOUNT OVERDRAFT FOR 108407MY134

Please take care of this asap, and report back to me why this happened.

—Original Message—

From: Overdraft
Sent: Friday, December 06, 2002 8:48 AM
To: Becker William S
Subject: NOTIFICATION OF ACCOUNT OVERDRAFT FOR 108407MY134

You are receiving this notification because one of your accounts had an overdraft greater than \$250,000 at the end of the previous business day. You have been asked to address this overdraft on the attached memo.

Instructions:

1. Open the attached MS Word Document.
2. Select one (1) box in Section 1.

Note: If you selected the second box, you must move to Section 2 & select an appropriate response.

4. Please add appropriate information if you select an option that prompts you (i.e. Account #).
5. Save the MS Word Document you are working in.
6. Click back to the original email you received, Go File => Save (this saves your changes).
7. Forward the original email with your changes back to 'OVERDRAFT'.

Note: Please make sure your changes have been included BEFORE you hit send.



Account Overdraft ver 070302.d...

EXHIBIT 5

To

EXHIBIT D

*Client/Trust Name: [REDACTED]

Account Number: [REDACTED]

ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE

1. High Capital Growth. The client seeks a higher than average return that will protect the portfolio from inflation and the client is willing to accept greater investment risk to do so. *Score inconsistent with Allocation*
2. Low Income. The client wants to earn a high level of spendable income on the investment. *Code "2"*
3. Long Investment Time Horizon. The client has an investment time horizon that is greater than 20 years. *Maximum Income (3 = "1")*
4. Tolerant of Short-Term Declines. The client is willing to tolerate a moderate decline in the value of the portfolio over the short-term to achieve higher returns over the long-term.
5. Minimal Need for Liquidity. The client has available sufficient other assets, or the nature of the trust is irrevocable, that conversion of a substantial portion of the portfolio to cash can be avoided.
6. Low Principal Stability. The client is comfortable with short-term swings in the investments in order to achieve a higher return than could be expected from a more stable asset mix.

TOTAL: *12*

Range of Responses: 1-5

1 = Strongly Disagree; 5 = Strongly Agree

Date of Previous Review *12-30-01*Previous Score *12***Asset Allocation Targets****Balanced Portfolio Objectives**

Aggressive Growth
Growth
Moderate Growth
Balanced Growth & Income
Income
Aggressive Income
Specified Portfolio
All Equity
All Fixed Income

Risk Questionnaire Score

28-30
24-27
18-23
14-17
10-13
6-9

Target Stock % (+/- 10%)

80
70
60
50
40
30
100
0

Current Asset AllocationTotal Market Value: *\$5,430,821. -*Equities: _____ Fixed Income: *97.5%* Cash: *2.5%* Other: _____

* Large Cap: _____

* Mid Cap: _____

* Small Cap: _____

* International: _____

* Emerging Mkts: _____

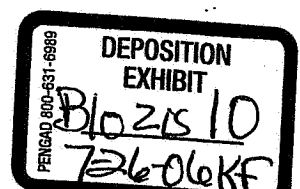
* % of Equity

Questionnaire completed by: *BIA PJ*Date: *12/2/02*

Team Leader/Reg 9 Signer: _____

Date: _____

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.



*Client/Trust Name: [REDACTED] TR 4/0Account Number: 1083 [REDACTED]**ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE**

1. High Capital Growth. The client seeks a higher than average return that will protect the portfolio against erosion of inflation and the client do so. Change to 5
investment risk to
2. Low Current Income. It is not important to earn a 4.5; total 3
investments. come on the
3. Long Time Horizon. The client has an investment 24 5
(Over 20 years = "5"; three or less years = "1") or than 20 years.
4. Tolerant of Short-Term Declines. The client is w recode to 5
value of the portfolio over the short-term to achie "7" -> growth e decline in the
long-term.
5. Minimal Need for Liquidity. The client has available sufficient other assets, or the nature of the trust is irrevocable, that conversion of a substantial portion of the portfolio to cash can be avoided. 5
6. Low Principal Stability. The client is comfortable with short-term swings in the investments in order to achieve a higher return than could be expected from a more stable asset mix. 4

TOTAL: 27

Range of Responses: 1 - 5

1 = Strongly Disagree; 5 = Strongly Agree

Date of Previous Review 11-10-01Previous Score 27**Asset Allocation Targets****Balanced Portfolio Objectives**

Aggressive Growth

Growth

Moderate Growth

Balanced Growth & Income

Income

Aggressive Income

Specified Portfolio

All Equity

All Fixed Income

Risk Questionnaire Score

28-30

24-27

18-23

14-17

10-13

6-9

Target Stock % (+/- 10%)

80

70

60

50

40

30

100

0

Current Asset AllocationTotal Market Value: \$ 140,201. -Equities: 76.0%Fixed Income: 23.0%Cash: 1.0%Other: * Large Cap: 69.0%* Mid Cap: 11.7%* Small Cap: 11.3%* International: 8.0%* Emerging Mkts:

* % of Equity

Questionnaire completed by: [Signature]Date: 12/2/02Team Leader/Reg 9 Signer: Date:

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.

*Client/Trust Name: [REDACTED] TA 4/0

Account Number: 108 [REDACTED]

ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE

1. High Capital Growth. The client seeks a higher than average return ~~that~~ will protect the portfolio against erosion of inflation and the client is willing to accept greater investment risk to do so. 5
2. Low Current Income. It is not important to earn income on the investments. 5
3. Long Time Horizon. The client has an investment horizon of more than 20 years. 5
4. Tolerant of Short-Term Declines. The client is willing to accept a decline in the value of the portfolio over the short-term to achieve a long-term gain. 5
5. Minimal Need for Liquidity. The client has available other assets, or the nature of the trust is irrevocable, that conversion of a substantial portion of the portfolio to cash can be avoided. 5
6. Low Principal Stability. The client is comfortable with short-term swings in the investments in order to achieve a higher return than could be expected from a more stable asset mix. 5

TOTAL: 30

Range of Responses: 1-5

1 = Strongly Disagree; 5 = Strongly Agree

Date of Previous Review 11-10-01Previous Score 30**Asset Allocation Targets****Balanced Portfolio Objectives**

Aggressive Growth
Growth
Moderate Growth
Balanced Growth & Income
Income
Aggressive Income
Specified Portfolio
All Equity
All Fixed Income

Risk Questionnaire Score

28-30
24-27
18-23
14-17
10-13
6-9

Target Stock % (+/- 10%)

80
70
60
50
40
30
100
0

Current Asset AllocationTotal Market Value: \$ 229,979. -Equities: 77.3% Fixed Income: 21.9% Cash: 0.8% Other: * Large Cap: 66.1%* Mid Cap: 13.3%* Small Cap: 13.5%* International: 7.1%* Emerging Mkts:

* % of Equity

Questionnaire completed by: [Signature]Date: 12/2/02Team Leader/Reg 9 Signer: Date:

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.

*Client/Trust Name: [REDACTED]Account Number: 108**ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE**

1. High Capital Growth. The client seeks a higher than average return that will protect the portfolio against erosion of inflation and the client is willing to accept greater investment risk to do so. 3
2. Low Current Income. It is not important to earn a high level of spendable income on the investments. 3
3. Long Time Horizon. The client has an investment time horizon that is greater than 20 years. (Over 20 years = "5"; three or less years = "1") 3
4. Tolerant of Short-Term Declines. The client is willing to tolerate a moderate decline in the value of the portfolio over the short-term to achieve higher returns over the long-term. 3
5. Minimal Need for Liquidity. The client has available sufficient other assets, or the nature of the trust is irrevocable, that conversion of a substantial portion of the portfolio to cash can be avoided. 3
6. Low Principal Stability. The client is comfortable with short-term swings in the investments in order to achieve a higher return than could be expected from a more stable asset mix. 3

TOTAL: 18

Range of Responses: 1 - 5

1 = Strongly Disagree; 5 = Strongly Agree

Asset Allocation TargetsBalanced Portfolio Objectives

Aggressive Growth
Growth
Moderate Growth
Balanced Growth & Income
Income
Aggressive Income
Specified Portfolio
All Equity
All Fixed Income

Risk

Whenever
cash is 5%
or more,
please note
and suggest
what we might
do.

Previous Review 12-30-01
Previous Score 18Target Stock % (+/- 10%)

80
70
60
50
40
30
100
0

Current Asset AllocationTotal Market Value: \$ 1025,952.-Equities: 66.9% Fixed Income: 40.0% Cash: 6.9% Other: X* Large Cap: 68.7%* Mid Cap: 10.0%* Small Cap: 10.5%* International: 10.8%

* Emerging Mkts: _____

Redo % ;
total 113.8%

VA Comp
Nat'l Service
Life Insurance

Questionnaire completed by: _____ Date: _____

Team Leader/Reg 9 Signer: _____ Date: _____

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.

*Client/Trust Name:

F/218 EPA

Account Number:

1288

ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE

1. High Capital Growth. The client seeks a higher than average return that will protect the portfolio against erosion of inflation and the client is willing to accept greater investment risk to do so.

2. Low Current Income. It is not important to earn a high level of spendable income on the investments.

3. Long Time Horizon. The client has an investment time horizon that is greater than 20 years. (Over 20 years = "5"; three or less years = "1")

4. Tolerant of Short-Term Declines. The client is willing to tolerate a moderate decline in the value of the portfolio over the short-term to achieve higher returns over the long-term.

5. Mini trust avoi The client has available sufficient other assets, or the nature of the portfolio to cash can be

6. Low ord repeatedly. It doesn't seem to be a priority for them. Five are better than 13 to do.

Short-term swings in the investments in from a more stable asset mix.

TOTAL:

6

Date of Previous Review 12-31-01

Previous Score 6

Asset Al

E

Balance Growth
Income
Aggressive Income
Specified Portfolio
All Equity

Questionnaire Score

28-30
24-27
18-23
14-17
10-13
6-9

Target Stock % (+/- 10%)

80
70
60
50
40
30
100
0

C

\$ 1,000.

Other:

STANDBY TRUST
ENVIRONMENTAL
AGREEMENT

Qu

Date:

Tel:

Date:

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.

*Client/Trust Name:

Account Number:

ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE

1. High Capital Growth. The client seeks a higher than average return that will protect the portfolio against erosion of inflation and the client is willing to accept greater investment risk to do so.

2. [REDACTED] on the

3. [REDACTED] than 20 years.

4. [REDACTED] decline in the term.

5. [REDACTED] the nature of the which can be

6. [REDACTED] investments in mix.

Range of Responses: 1 - 5

1 = Strongly Disagree; 5 = Strongly Agree

TOTAL:

Date of Previous Review

Previous Score

Asset Allocation Targets**Balanced Portfolio Objectives**

Aggressive Growth

Growth

Moderate Growth

Balanced Growth & Income

Income

Aggressive Income

Specified Portfolio

All Equity

All Fixed Income

Risk Questionnaire Score

28-30

24-27

18-23

14-17

10-13

6-9

Target Stock % (+/- 10%)

80

70

60

50

40

30

100

0

Current Asset Allocation

Total Market Value:

\$ 442,740.-

Equities:

90.6%

Fixed Income:

4.0%

Cash:

5.4%

Other:

* Large Cap:

69.1%

* Mid Cap:

8.7%

* Small Cap:

8.6%

* International:

8.6%

* Emerging Mkts:

5.0%

* % of Equity

Questionnaire completed by:

[Signature]

Date:

12/2/02

Team Leader/Reg 9 Signer:

Date:

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.

Client/Trust Name: [REDACTED] - TrustAccount Number: 108 [REDACTED] 008**ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE**

1. **High Capital Growth.** The client seeks a higher than average return that will protect the portfolio against erosion of inflation and the client is willing to accept greater investment risk to do so. 3 1

2. **Low Current Income.** It is not important to earn a high level of spendable income on the investments. 3 1

3. **Long Time Horizon.** The client has an investment time horizon that is greater than 20 years. (Over 20 years = "5"; three or less years = "1") 3 1

4. **Tolerant of Short-Term Declines.** The client is willing to tolerate a moderate decline in the value of the portfolio over the short-term to achieve higher returns over the long-term. 3 1

or the nature of the
to cash can be 3 1

the investments in
asset mix. 3 1

TOTAL: 18 6of Previous Review 11-10-01Previous Score 18**Target Stock % (+/- 10%)**

80
70
60
50
40
30
100
0

Moderate Growth
Balanced Growth & Income
Income
Aggressive Income
Specified Portfolio
All Equity
All Fixed Income

18-23
14-17
10-13
6-9

Current Asset AllocationTotal Market Value: \$ 194,321. -Equities: _____ Fixed Income: 94.5% Cash: 5.5% Other: _____

* Large Cap: _____

* Mid Cap: _____

* Small Cap: _____

* International: _____

* Emerging Mkts: _____

* % of Equity

Questionnaire completed by: _____ Date: _____

Team Leader/Reg 9 Signer: _____ Date: _____

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.

*Client/Trust Name: N. [REDACTED] - IMA Account Number: 108 [REDACTED] 000

ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE

1. High Capital Growth. The client seeks a higher than average return that will protect the portfolio from inflation and the client is willing to accept greater investment risk to do so. Score inconsistent with Allocation
2. Low Income. The client wants to earn a high level of spendable income on the investment. Code "2"
3. Long Investment Time Horizon. The client has an investment time horizon that is greater than 20 years. Maximum Income (3 = "1")
4. Tolerant of Short-Term Declines. The client is willing to tolerate a moderate decline in the value of the portfolio over the short-term to achieve higher returns over the long-term.
5. Minimal Need for Liquidity. The client has available sufficient other assets, or the nature of the trust is irrevocable, that conversion of a substantial portion of the portfolio to cash can be avoided.
6. Low Principal Stability. The client is comfortable with short-term swings in the investments in order to achieve a higher return than could be expected from a more stable asset mix.

TOTAL: 12

Range of Responses: 1-5

1 = Strongly Disagree; 5 = Strongly Agree

Date of Previous Review 12-30-01

Previous Score 12

Asset Allocation Targets

<u>Balanced Portfolio Objectives</u>	<u>Risk Questionnaire Score</u>	<u>Target Stock % (+/- 10%)</u>
Aggressive Growth	28-30	80
Growth	24-27	70
Moderate Growth	18-23	60
Balanced Growth & Income	14-17	50
Income	10-13	40
Aggressive Income	6-9	30
<u>Specified Portfolio</u>		
All Equity		100
All Fixed Income		0

Current Asset Allocation

Total Market Value: \$5,430,821 -

Equities: _____ Fixed Income: 97.5% Cash: 2.5% Other: _____

* Large Cap: _____

* Mid Cap: _____

* Small Cap: _____

* International: _____

* Emerging Mkts: _____ * % of Equity

Questionnaire completed by: [Signature] Date: 12/2/02

Team Leader/Reg 9 Signer: _____ Date: _____

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.

*Client/Trust Name:

Account Number:

ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE

1. High Capital Growth. The client seeks a higher than average return that will protect the portfolio against erosion of inflation and the client is willing to accept greater investment risk to do so.

2. Low Current Income. It is not important to earn a high level of spendable income on the investments.

3. Long Time Horizon. The client has (Over 20 years = "5"; three or less years = "1") greater than 20 years.

4. Tolerant of Short-Term Declines. The value of the portfolio over the short-term rate decline in the long-term.

5. Minimal Need for Liquidity. The client's trust is irrevocable, that conversion of the portfolio to cash can be avoided.

6. Attached asset detail does not reflect trading program. Client is comfortable with short-term swings in the investments in that could be expected from a more stable asset mix.

TOTAL:

Date of Previous Review

Previous Score

Asset Allocation Targets**Balanced Portfolio Objectives**

Aggressive Growth
Growth
Moderate Growth
Balanced Growth & Income
Income
Aggressive Income
Specified Portfolio
All Equity
All Fixed Income

Risk Questionnaire Score

28-30
24-27
18-23
14-17
10-13
6-9

Target Stock % (+/- 10%)

80
70
60
50
40
30
100
0

Current Asset Allocation

Total Market Value:

\$1,334,239. -

Equities: 48.0% Fixed Income: 52.0% Cash: Other:

* Large Cap:

* Mid Cap:

* Small Cap:

* International:

* Emerging Mkts:

* % of Equity

Questionnaire completed by: Date:

Team Leader/Reg 9 Signer: Date:

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.

*Client/Trust Name: [REDACTED] Prof Sh Account Number: 1089 [REDACTED]

ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE

1. High Capital Growth. The client seeks a higher than average return that will protect the portfolio against erosion of inflation and the client is willing to accept greater investment risk to do so. 4
 2. Low Current Income. It 60% Stock; of spendable income on the 3
investments. Score 18-23
 3. Long Time Horizon. Th Score 18-23 ton that is greater than 20 years. 4
(Over 20 years = "5"; th 5
 4. Tolerant of Short-Term Score 18-23 erate a moderate decline in the 4
value of the portfolio ov 5 turns over the long-term.
 5. Minimal Need for Liquidity. The client has available sufficient other assets, or the nature of the trust is irrevocable, that conversion of a substantial portion of the portfolio to cash can be avoided. 3
 6. Low Principal Stability. The client is comfortable with short-term swings in the investments in order to achieve a higher return than could be expected from a more stable asset mix. 3
- TOTAL: 28

Range of Responses: 1 - 5

1 = Strongly Disagree; 5 = Strongly Agree

Date of Previous Review 12-13-01
Previous Score 28

Asset Allocation Targets

Balanced Portfolio Objectives	Risk Questionnaire Score	Target Stock % (+/- 10%)
Aggressive Growth	28-30	80
Growth	24-27	70
Moderate Growth	18-23	60
Balanced Growth & Income	14-17	50
Income	10-13	40
Aggressive Income	6-9	30
<u>Specified Portfolio</u>		
All Equity		100
All Fixed Income		0

Current Asset Allocation

Total Market Value: \$ _____

Equities: 59% Fixed Income: 31% Cash: 10% Other: _____

* Large Cap: 55.4
* Mid Cap: 12.3
* Small Cap: 12.3
* International: 13.4
* Emerging Mkts: 6.6

* % of Equity

per client request
for distributions
from Plan
BB

Questionnaire completed by: _____ Date: _____

Team Leader/Reg 9 Signer: _____ Date: _____

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.

*Client/Trust Name:

Account Number:

ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE

1. High Capital Growth. The client seeks a higher than average return that will protect the portfolio against erosion of inflation and the client is willing to accept greater investment risk to do so. 4
2. Low Current Income. It is not to earn a high level of spendable income on the investments. 3
3. Long (Over *When no small, Int'l, Let's discuss why.*) investment time horizon that is greater than 20 years. "1" 4
4. Tolerable value of it is willing to tolerate a moderate decline in the achieve higher returns over the long-term. 4
5. Minimal trust is in avoided, that conversion of a substantial portion of the portfolio to cash can be 3
6. Low Principal Stability. The client is comfortable with short-term swings in the investments in order to achieve a higher return than could be expected from a more stable asset mix. 4

TOTAL: 22

Range of Responses: 1 - 5

1 = Strongly Disagree; 5 = Strongly Agree

Date of Previous Review 11-10-01Previous Score 22**Asset Allocation Targets****Balanced Portfolio Objectives**

Aggressive Growth

Growth

Moderate Growth

Balanced Growth & Income

Income

Aggressive Income

Specified Portfolio

All Equity

All Fixed Income

Risk Questionnaire Score

28-30

24-27

18-23

14-17

10-13

6-9

Target Stock % (+/- 10%)

80

70

60

50

40

30

100

0

Current Asset Allocation

Total Market Value:

\$ 621,656 -Equities: 55.0Fixed Income: 37.2Cash: 7.8

Other: _____

* Large Cap: 77.5* Mid Cap: 22.5

* Small Cap: _____

* International: _____

* Emerging Mkts: _____

* % of Equity

Questionnaire completed by: [Signature]Date: 12/2/02

Team Leader/Reg 9 Signer: _____

Date: _____

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.

*Client/Trust Name:

Fdn

Fiduciary Number:

1086

Core competency - understanding asset allocation services & approach

ASSET ALLOCATION RISK PROFILE QUESTIONNAIRE

1. High Capital Growth. The client seeks a higher than average return that will protect the portfolio against erosion of inflation and the client is willing to accept greater investment risk to

Coding "9" because of Balanced Fund

Score of 6 inconsistent w/ balanced allocation

$$3-2-3-3-2-3 = 16$$

income on the

ter than 20 years.

to decline in the long-term.

, or the nature of the to cash can be

n the investments in asset mix.

TOTAL:

Range of Responses: 1-5

1 = Strongly Disagree; 5 = Strongly Agree

Date of Previous Review

Previous Score

Asset Allocation Targets**Balanced Portfolio Objectives**

Aggressive Growth

Growth

Moderate Growth

Balanced Growth & Income

Income

Aggressive Income

Specified Portfolio

All Equity

All Fixed Income

Risk Questionnaire Score

28-30

24-27

18-23

14-17

10-13

6-9

Target Stock % (+/- 10%)

80

70

60

50

40

30

100

0

Current Asset Allocation

Total Market Value:

\$ 101,261

Equities:

98.6

Fixed Income:

Cash:

1.4

Other:

Mellon
Balanced
Fund

* Large Cap:

43.2

45.0 in Bonds + Money Mkt.

* Mid Cap:

5.5

* Small Cap:

* International:

4.3

* Emerging Mkts:

1.9

* % of Equity

INITIAL

Questionnaire completed by:

BML BML

Date: 1/10/03

Team Leader/Reg 9 Signer:

Date:

*Client Name = beneficiary (irrevocable), donor (revocable), owner of assets held (IMA, IRA) on individual or multiple accounts. Please note all applicable account numbers.